



# ***STIC Search Report***

## ***EIC 3600***

**STIC Database Tracking Number: 216682**

**TO: Nga B Nguyen**  
**Location: KNX 05 A89**  
**Art Unit : 3692**

**From: Paul Obiniyi**  
**Location: EIC 3600**  
**KNX 04 C25**  
**Phone: 27734**

**Case Serial Number: 09/696762**

**paul.obiniyi@uspto.gov**

### **Search Notes**

Dear Examiner Nguyen,

Attached please find the results of your search. Please feel free to contact me if you have additional questions or would like a re-focus search. Thank you and have a great day.

Paul

Griffin, Etelka



21 16682

**From:** NGA NGUYEN [nga.nguyen@uspto.gov]  
**Sent:** Tuesday, February 27, 2007 1:59 PM  
**To:** STIC-EIC3600  
**Subject:** Database Search Request, Serial Number: 09/696,762

Requester:  
NGA NGUYEN (P/3692)  
Art Unit:  
GROUP ART UNIT 3692  
Employee Number:  
76428  
Office Location:  
KNX 05A89  
Phone Number:  
(571)272-6796  
Mailbox Number:

Case serial number:  
09/696,762  
Class / Subclass(es):  
705/36  
Earliest Priority Filing Date:  
10/25/1999

Format preferred for results:  
Paper

Search Topic Information:

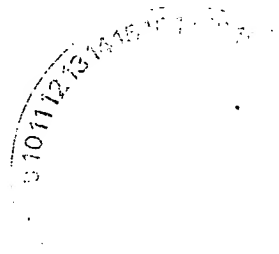
A computer-implemented method for providing investment advice to a client over a computer network, the method comprising:

normalizing security forecasts from at least one advisor and translating the normalized forecasts into security forecast rankings;

determining risk rankings for relevant securities using portfolio minus benchmark weights;

determining combined rankings for proposed trades of relevant securities based on risk rankings and on security forecast rankings.

Special Instructions and Other Comments:





# STIC Search Results Feedback Form

**EIC 3600**

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader  
KNX 4A58, 571-271-3496

## Voluntary Results Feedback Form

➤ I am an examiner in Workgroup:  Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804



? show files

[File 348] EUROPEAN PATENTS 1978-2007/ 200708

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\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

[File 349] PCT FULLTEXT 1979-2007/UB=20070308UT=20070301

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\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

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Set	Items	Description
S1	447	(FINANCIAL OR FINANCE OR MONEY OR FUND OR INVESTMENT? ?) (3N) (ADVI??? OR COUNSEL?) FROM 348, 349
S2	121	S1(7N) (USER?? OR CUSTOMER?? OR CLIENT?? OR OWNER??) FROM 348, 349
S3	950906	NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL() AREA() NETWORK?? OR WORLD() WIDE() WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON() LINE FROM 348, 349
S4	17774	(PREDICT? OR ANTICIPAT? OR FORCAST? OR FORECAST OR FORETELL? OR INDICAT? OR JUDG?) (7N) (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCH
S5	91	S4(7N) (NORMAL? OR REGULAR? OR STANDI?) FROM 348, 349
S6	135502	(RATING OR RANK?? OR RANKING OR LEVEL? ? OR SCORE? ? OR WEIGHT ? ?) (7N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH???) FROM 348, 349
S7	1965	S6(7N) (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?) FROM 348, 349
S8	99	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)) (3N) (BENCHMARK? ? OR BENCH() MARK? ?) FROM 348, 349
S9	1468	AU=(HOFFMAN, M? OR HOFFMAN M? OR HOFFMAN(2N) M? OR MCRAE, D? OR MCRAE D? OR MCRAE(2N) D? OR SAMUELSON, P? OR SAMUELSON P? OR SAMUELSON(2N) P? OR WALKER, J? OR WALKER J? OR WALKER(2N) J?) FROM 348, 349
S10	1	S9 AND S2 FROM 348, 349
S11	45	S1(3N) S3 FROM 348, 349
S12	0	S11(3N) S4 FROM 348, 349
S13	0	S11(3N) S7 FROM 348, 349
S14	0	S11(3N) S6 FROM 348, 349
S15	0	S11(3N) S8 FROM 348, 349
S16	0	S2(3N) S8 FROM 348, 349
S17	0	S16 NOT S12 FROM 348, 349
S18	21	S4(3N) S6 FROM 348, 349
S19	0	S18(3N) S2 FROM 348, 349
S20	2	S S11 NOT PY>1999
S21	0	S S18(7N) S1

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10/3K/1 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

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00797970

**INVESTMENT ADVICE SYSTEMS AND METHODS**

**SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS**

**Patent Applicant/Patent Assignee:**

- **UPSTREAM TECHNOLOGIES LLC**; Suite 401, 745 Boylston Street, Boston, MA 02116  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **MIRABITO A Jason(agent)**  
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC, One Financial Center, Boston, MA 02111; US;

	Country	Number	Kind	Date
Patent	WO	200131538	A1	20010503
Application	WO	2000US29450		20001025
Priorities	US	99161258		19991025

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 22051

**English Abstract:**

The present invention provides investment advice systems. One version of the present invention provides **investment advice** systems that allow a **user** to select one or more advisors from a list of investment advisors. According to this...

## Claims:

...This invention relates generally to the field of investment advice systems and more specifically to **investment advice** systems and methods that allow a **user** to receive advice over a network, e.g., the Internet. In the past few years... analyst industries have developed a number of electronic systems accessible over the Internet to provide **users**, e.g., investors with **investment advice**. The term "**user**" as used herein encompasses both an individual investor and that investor's representative(s) such... the user is capable of making a financial transaction. Further, a need exists for an **investment advice** system that allows a **user** access to more than one opinion on a particular potential security transaction. A need exists...to select advisors from a group of advisors. In addition, a need exists for an **investment advice** system that allows a **user** to obtain a consensus, i.e., the pooled or combined opinions of more than one... advice. The systems and methods of the present invention are particularly suited to network-based **investment advice** services that provide **investment advice** and manage securities portfolios for **clients**, such as individual investors or financial planners, over a computer network, such as the Internet.....a system for implementing an investment advice service may include a server computer hosting an **investment advice** service accessible via **client** computers to a plurality of clients and a database operably coupled to the server computer... plurality of securities portfolios and may maintain portfolio information associated with the security portfolios. The **investment advice** service preferably includes a **user** interface including controls whereby a client can access portfolio information concerning a securities portfolio3... portfolio. In accordance with one embodiment of the invention, a computer-implemented method for providing **investment advice** to a **client** over a computer network includes providing access over a computer network to a database maintaining... establishing a benchmark for the portfolio based on the risk information. The method for providing **investment advice** to a **client** over a computer network can be implemented as a set of processing instructions, stored in...as concentration in a security. While the system 80 can present this data to a **user** in many ways, the embodiment of the **investment advice** system 80 illustrated in FIG. 1 uses the following use-cases:

1 The system harvests...system for implementing an investment advice service, the system comprising: a server computer hosting an **investment advice** service accessible via **client** computers to a plurality of clients; and a database operably coupled to the server computer... a plurality of securities portfolios and maintaining portfolio information associated with thesecurity portfolios;the **investment advice** service including a **user** interface comprising controls whereby a client can access portfolio information concerning a securities portfolio identified... provide a risk rating for the securities portfolio.

11 A computer-implement method for providing **investment advice** to a **client** over a computer network, comprising55iding access over a compute lprov r network...portfolio.

31 A graphical user interface for a computer network based system for implementing an **investment advice** service, the **investment advice** service being accessible via **client** computers to a plurality of clients, the graphical user interface comprising: a securities portfolio display... can instruct a broker to execute a transaction concerning a securities portfolio maintained by the **investment advice** service.

38 The graphical **user** interface of claim 3 1, wherein the proposed transaction display displays a list of securities...associated with the sector table for storing sector covariance values.

41 A system for providing **investment advice** from a server to a **user's client** computer comprising:a database component associated with a server computer having an interface for communicating ... component and the trade advisor are associated with different servers.

44 A system for providing **investment advice** regarding an **investment** portfolio to a **user's client** computer, the system comprising:61database means for maintaining a database of portfolio information associated... trade advisor means coupled to the database means, said trade advisor means for receiving an **advice** request regarding an **investment** portfolio from a **user's client** computer, for receiving portfolio information

associated with the investment portfolio from the database means, and... ..data signal embodied in a carrier wave, the computer data signal being transferred between an **investment advice** server and a **user's client** computer, the computer data signal comprising: portfolio information associated with a user's investment portfolio... ..in part on the portfolio information and on the benchmark information; and instructions for the **client's** browser to transmit to an **investment advice** server an updated value for at least one input upon receipt of at least one... ..system for implementing an investment advice service, the system comprising: a server computer hosting an **investment advice** service accessible via **client** computers to a plurality of clients; and a database operably coupled to the server computer... ..a plurality of securities portfolios and maintaining portfolio information associated with these security portfolios; the **investment advice** service including a **user** interface comprising controls whereby a client can access portfolio information concerning a securities portfolio identified...

20/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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00780062

**AN ONLINE SERVICE DEVELOPMENT TOOL WITH FEE SETTING CAPABILITIES**

**HERSTELLUNGSHILFE FÜR ONLINE-DIENSTE MIT GEBÜHRENFESTSTELLUNG**

**OUTIL DE DEVELOPPEMENT DE SERVICES EN LIGNE A FONCTIONS D'ETABLISSEMENT DE TAXATION**

**Patent Assignee:**

- **VERMEER TECHNOLOGIES, INC.;** (2150580)  
725 Concord Avenue; Cambridge, MA 02138; (US)  
(Proprietor designated states: all)

**Inventor:**

- **FERGUSON, Charles, H.**  
21B Lee Street; Cambridge, MA 02139; (US)
- **FORGAARD, Randy, J.**  
22 Fottler Avenue; Lexington, MA 02173; (US)

**Legal Representative:**

- **Spall, Christopher John (36171)**  
BARKER BRETTELL 138 Hagley Road; Edgbaston Birmingham B16 9PW; (GB)

	Country	Number	Kind	Date	
Patent	EP	792493	A2	19970903	(Basic)
	EP	792493	B1	19990811	
	WO	9615505		19960523	
Application	EP	95939902		19951108	
	WO	95US14701		19951108	
Priorities	US	336300		19941108	

**Designated States:**

DE; FR; GB;

**International Patent Class (V7):** G06F-017/30; G06F-017/60

**NOTE:** No A-document published by EPO

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9932	1044



CLAIMS B	(German)	9932	989
CLAIMS B	(French)	9932	1188
SPEC B	(English)	9932	19722
Total Word Count (Document A) 0			
Total Word Count (Document B) 22943			
Total Word Count (All Documents) 22943			

**Specification:** ...a fee on users for simply connecting to a given online service. For example, an **online** service that provides **investment advice** could charge for access.

Levying a fee on users who access certain parts of an...

20/3K/2 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

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00332994

**AN ONLINE SERVICE DEVELOPMENT TOOL WITH FEE SETTING CAPABILITIES**

**OÙTIL DE DEVELOPPEMENT DE SERVICES EN LIGNE A FONCTIONS D'ETABLISSEMENT DE TAXATION**

**Patent Applicant/Patent Assignee:**

- VERMEER TECHNOLOGIES INC;

;;

	Country	Number	Kind	Date
Patent	WO	9615505	A2	19960523
Application	WO	95US14701		19951108
Priorities	US	94336300		19941108

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 21677

**Detailed Description:**

...a fee on users for simply connecting to a given online service. For example, an **online** service that provides **investment advice** could charge for access.

Levying a fee on users who access certain parts of an...

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[File 15] **ABI/Inform(R)** 1971-2007/Mar 13  
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(c) 2007 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Mar 13  
(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Mar 05  
(c) 2007 The Gale Group. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Mar 13  
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[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Mar 05  
(c)2007 The Gale Group. All rights reserved.

[File 610] **Business Wire** 1999-2007/Mar 14  
(c) 2007 Business Wire. All rights reserved.  
*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Mar 14  
(c) 2007 Financial Times Ltd. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Mar 13  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.  
*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 634] **San Jose Mercury** Jun 1985-2007/Mar 11  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Mar 14  
(c) 2007 Dialog. All rights reserved.

; d s  
Set Items Description

S1 1065374 S (FINANCIAL OR FINANCE OR MONEY OR FUND OR INVESTMENT? ?) (3N) (ADVI??? OR COUNSEL?)  
 S2 32324 S S1(7N) (USER?? OR CUSTOMER?? OR CLIENT?? OR OWNER??)  
 S3 33798503 S NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL() AREA() NETWORK?? OR WORLD() WIDE() WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON() LINE  
 S4 747615 S (PREDICT? OR ANTICIPAT? OR FORCAST? OR FORECAST OR FORETELL? OR INDICAT? OR JUDG?) (7N) (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))  
 S5 3405 S S4(7N) (NORMAL? OR REGULAR? OR STANDI?)  
 S6 367181 S (RATING OR RANK?? OR RANKING OR LEVEL? ? OR SCORE? ? OR WEIGHT ? ?) (7N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH???)  
 S7 16442 S S6(7N) (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)  
 S8 95301 S (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)) (3N) (BENCHMARK? ? OR BENCH() MARK? ?)  
 S9 10759 S AU=(HOFFMAN, M? OR HOFFMAN M? OR HOFFMAN(2N)M? OR MCRAE, D? OR MCRAE D? OR MCRAE(2N)D? OR SAMUELSON, P? OR SAMUELSON P? OR SAMUELSON(2N)P? OR WALKER, J? OR WALKER J? OR WALKER(2N)J?)  
 S10 1 S S9 AND S2  
 S11 14948 S S1(3N)S3  
 S12 12 S S11(3N)S4  
 S13 0 S S11(3N)S7  
 S14 1 S S11(3N)S6  
 S15 0 S S11(3N)S8  
 S16 12 S S2(3N)S8  
 S17 12 S S16 NOT S12  
 S18 122 S S4(3N)S6  
 S19 0 S S18(3N)S2

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10/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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01520022 01-71010

**Hong Kong SFC lays down specific compliance procedures**

**Walker, James; Leung, Kenneth**

International Financial Law Review v16n9 pp: 15-19

Sep 1997

**ISSN: 0262-6969 Journal Code: IFL**

**Word Count: 3879**

**Walker, James...**

**Text:**

...to "operational control" and "risk management". These procedures cover the details of opening and handling client accounts, providing investment advice, dealing practices, setting up Chinese Walls, back office accounting and asset protection.

Among criticisms have...

? t/3,k/all

12/3,K/1 (Item 1 from file: 9) Links

Business & Industry(R)

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03794984 Supplier Number: 137751743 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**What next for Stanhope? Stanhope's three owners are locked in a debate over the developer's future. Robin Marriott reports on a power struggle that will decide who builds some of Britain's biggest projects. ( Stanhope Properties PLC )**

Property Week , v 70 , n 37 , p 32

September 16, 2005

**Document Type:** Journal ISSN: 1354-1471 ( United Kingdom )

**Language:** English **Record Type:** Fulltext

**Word Count:** 1570 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...Rothschild to advise him on the way forward. Camp, for his part, has appointed Jones Lang LaSalle's corporate finance division to advise him.

Lipton predicts: 'David will either be purchasing my share or I will be purchasing his.' Far from having just begun talks, Lipton and Camp...

12/3,K/2 (Item 1 from file: 621) Links

Gale Group New Prod.Annou.(R)

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03359365 Supplier Number: 97180039 (USE FORMAT 7 FOR FULLTEXT)

**General Motors Selects Financial Engines to Provide Investment Advice to 100,000 Participants in the GM Savings Plan.**

Business Wire , p 0126

Feb 3 , 2003

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 745

...service will drive usage and reinforce the value of our highly successful employee portal."

GM anticipates significant usage of Financial Engines' investment advice online due to the popularity of gm401k.com. According to GM, the number of times participants...

12/3,K/3 (Item 2 from file: 621) [Links](#)

Gale Group New Prod.Annou.(R)

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02303047 **Supplier Number: 59126824 (USE FORMAT 7 FOR FULLTEXT)**

**New Report by Celent Predicts That Full Service Firms Will Dominate Online Trading by 2002.**

PR Newswire , p 0501

Feb 2 , 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 359

...the retail investment community. These investors prefer a combination of brokerage services, including not only **online trading**, but also **financial advice** and guidance.

**Anticipating** the entrance of these mainstream investors -- who will make up almost 70 percent of online...

12/3,K/4 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

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06992373 **Supplier Number: 59126824 (USE FORMAT 7 FOR FULLTEXT)**

**New Report by Celent Predicts That Full Service Firms Will Dominate Online Trading by 2002.**

PR Newswire , p 0501

Feb 2 , 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 359

...the retail investment community. These investors prefer a combination of brokerage services, including not only **online trading**, but also **financial advice** and guidance.

**Anticipating** the entrance of these mainstream investors -- who will make up almost 70 percent of online...

12/3,K/5 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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15416410 **Supplier Number: 97180039 (USE FORMAT 7 OR 9 FOR FULL TEXT )**

**General Motors Selects Financial Engines to Provide Investment Advice to 100,000 Participants in the GM**

**Savings Plan.**

Business Wire , 0126

Feb 3 , 2003

**Language:** English

**Record Type:** Fulltext

**Word Count:** 745 **Line Count:** 00066

...service will drive usage and reinforce the value of our highly successful employee portal."

GM **anticipates** significant usage of **Financial Engines'** **investment advice online** due to the popularity of gm401k.com. According to GM, the number of times participants...

12/3,K/6 (Item 2 from file: 148) **Links**

Gale Group Trade & Industry DB

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11718038 **Supplier Number:** 59126824 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**New Report by Celent Predicts That Full Service Firms Will Dominate Online Trading by 2002.**

PR Newswire , 0501

Feb 2 , 2000

**Language:** English

**Record Type:** Fulltext

**Word Count:** 374 **Line Count:** 00035

...the retail investment community. These investors prefer a combination of brokerage services, including not only **online trading**, but also **financial advice** and guidance.

**Anticipating** the entrance of these mainstream investors -- who will make up almost 70 percent of online...

12/3,K/7 (Item 1 from file: 610) **Links**

Business Wire

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00845708 20030203034B7809 (USE FORMAT 7 FOR FULLTEXT)

**General Motors Selects Financial Engines to Provide Investment Advice to 100,000 Participants in the GM Savings Plan**

Business Wire

Monday , February 3, 2003 08:04 EST

**Journal Code:** BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 713

...service will drive usage and reinforce the value of our highly successful employee portal."

GM anticipates significant usage of Financial Engines' investment advice online due to the popularity of gm401k.com. According to GM, the number of times participants...

12/3,K/8 (Item 1 from file: 20) Links

Dialog Global Reporter

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48286107 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Richmond Times-Dispatch, Va., Consumer Watch column

Iris Taylor

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - RICHMOND TIMES-DISPATCH -

April 09, 2006

Journal Code: KRTD Language: English Record Type: FULLTEXT

Word Count: 663

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...what they know about them from their tax return.

Their offerings run the gamut from financial advice, online investing, IRAs and college-savings plans to refund-anticipation loans. Many offer "rip-off products," said Beth McConnell, spokeswoman for the Pennsylvania Public Interest...

12/3,K/9 (Item 2 from file: 20) Links

Dialog Global Reporter

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27357770 (USE FORMAT 7 OR 9 FOR FULLTEXT)

General Motors Selects Financial Engines to Provide Investment Advice to 100,000 Participants in the GM Savings Plan

BUSINESS WIRE

February 03, 2003

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 704

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...service will drive usage and reinforce the value of our highly



successful employee portal."

GM anticipates significant usage of Financial Engines' investment advice online due to the popularity of gm401k.com. According to GM, the number of times participants...

12/3,K/10 (Item 3 from file: 20) [Links](#)

Dialog Global Reporter

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13151664 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Investment adviser upgrades call from 'sell' to 'hold'

BUSINESS TIMES (MALAYSIA)

October 05, 2000

Journal Code: FBTM Language: English Record Type: FULLTEXT

Word Count: 999

PREDICTING bluer skies ahead for the Kuala Lumpur Stock Exchange, online investment adviser MalaysiaStreet.com has upgraded its call on the Malaysian market from a sell to hold...

12/3,K/11 (Item 4 from file: 20) [Links](#)

Dialog Global Reporter

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13052322 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Money Marketing: Newswatch: News in Brief

MONEY MARKETING, p 2

July 13, 2000

Journal Code: FMMG Language: English Record Type: FULLTEXT

Word Count: 409

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...are now expected to be closer to £11m instead of £14m as originally predicted. This includes a big investment in an online financial advice portal following its Bankhall in April.

CII opens its first office in Scotland  
The Chartered...

12/3,K/12 (Item 5 from file: 20) [Links](#)

Dialog Global Reporter

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10221149

**Web site publisher found guilty of contempt**

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE ( SYDNEY MORNING HERALD) , p 29.  
March 24, 2000

**Journal Code:** WSMH **Language:** English **Record Type:** ABSTRACT

**Word Count:** 128

...South Wales Supreme Court found Stephen Matthews had breached orders made by a Federal Court judge that stopped him from posting securities reports on his investment advice Web site known as The Chimes. In February 1999 Matthews was taken to the Federal Court...

14/3,K/1 (Item 1 from file: 160) Links

Gale Group PROMT(R)

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01013249

**TRUST MANAGEMENT ANNUAL: Investment Management: On-Line To Bank and Broker from Anywhere.**

American Banker February 6, 1984 p. 11,121

...research databases. Fee-only investment counselors, particularly trust bankers, will rise in popularity as customers **decide** not to pay commissions. **On-line** tables **ranking investment counselors** by performance will become available. Beyond the home computer, the ultimate investment information delivery system...

17/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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03099206 1074960021

**TAX ADVICE OR INVESTMENT ADVICE: WHERE IS THE LINE?**

Fohn, Dick

Tax Adviser v37n7 pp: 420-423

Jul 2006

ISSN: 0039-9957 Journal Code: TAD

Word Count: 2485

Text:

...small-, mid- and large-cap securities would be beneficial. According to the SEC's interpretations, **investment advice** would also include an analysis of a **client's** stock **portfolio** performance against a **benchmark**. Other probable investment advice is presented in the exhibit above.

One area of special concern...

17/3,K/2 (Item 1 from file: 621) [Links](#)

Gale Group New Prod.Annou.(R)

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02961265 Supplier Number: 77132560 (USE FORMAT 7 FOR FULLTEXT)

**Marketplace Bank Customers Offered Whatifi's Investment Solution; Partnership strategy leverages trusted brands to reach mainstream investors.**

Business Wire , p 2286

August 13 , 2001

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 435

...today announced that Whatifi Financial's ("Whatifi") investing solution will be offered to Marketplace Bank **customers**.

Whatifi enables investors to receive **investment advice**, build a **portfolio** of **benchmark** index funds, and open and fund an account in a single visit. By adding Whatifi...

17/3,K/3 (Item 2 from file: 621) [Links](#)

Gale Group New Prod.Annou.(R)

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02803697 Supplier Number: 70351078 (USE FORMAT 7 FOR FULLTEXT)

**Whatifi Financial Completes \$8 Million Second Round.**

PR Newswire , p 0476

Feb 12 , 2001

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 540

...build deeper customer relationships.

Whatifi employs a Web-based transaction/fulfillment platform that enables the **customer** to receive **investment advice**, build a **portfolio** of **benchmark** index funds, open and fund an account and complete a "one-step" purchase of their...

17/3,K/4 (Item 1 from file: 636) [Links](#)

Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rights reserved.

03250209 **Supplier Number:** 46671379 (USE FORMAT 7 FOR FULLTEXT)

**Another performance benchmark on the way**

Private Banker International , n 97 , p N/A

Sept 1 , 1996

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 280

...least

in the UK - is provided by news of the impending launch of another private **client portfolio benchmark**.

Allenbridge, an independent **financial adviser** (IFA)

intends to

produce an index based on the actual performance of a sample of...

17/3,K/5 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

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08896445 **Supplier Number:** 77132560 (USE FORMAT 7 FOR FULLTEXT)

**Marketplace Bank Customers Offered Whatifi's Investment Solution; Partnership strategy leverages trusted brands to reach mainstream investors.**

Business Wire , p 2286

August 13 , 2001

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 435

...today announced that Whatifi Financial's ("Whatifi") investing solution will be offered to Marketplace Bank **customers**.

Whatifi enables investors to receive **investment advice**, build a **portfolio** of **benchmark** index funds, and open and fund an account in a single visit. By adding Whatifi...

17/3,K/6 (Item 2 from file: 16) **Links**

Gale Group PROMT(R)

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08320969 **Supplier Number:** 70351078 (USE FORMAT 7 FOR FULLTEXT)

**Whatifi Financial Completes \$8 Million Second Round.**

PR Newswire , p 0476

Feb 12 , 2001

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 540

...build deeper customer relationships.

Whatifi employs a Web-based transaction/fulfillment platform that enables the **customer** to receive **investment advice**, build a **portfolio** of **benchmark** index funds, open and fund an account and complete a "one-step" purchase of their...

17/3,K/7 (Item 1 from file: 148) **Links**

Gale Group Trade & Industry DB

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0020032111 **Supplier Number:** 148055952 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Tax advice or investment advice: where is the line?**

Fohn, Dick

Tax Adviser , 37 , 7 , 420(4)

July , 2006

ISSN: 0039-9957

**Language:** English

**Record Type:** Fulltext

**Word Count:** 2708 **Line Count:** 00225

...small-, mid-and large-cap securities would be beneficial. According to the SEC's interpretations, **investment advice** would also include an analysis of a **client's** stock **portfolio** performance against a **benchmark**. Other probable investment advice is presented in the exhibit above.

One area of special concern...

17/3,K/8 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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13719267 **Supplier Number:** 77132560 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Marketplace Bank Customers Offered Whatifi's Investment Solution; Partnership strategy leverages trusted brands to reach mainstream investors.**

Business Wire , 2286

August 13 , 2001

**Language:** English

**Record Type:** Fulltext

**Word Count:** 435 **Line Count:** 00040

...today announced that Whatifi Financial's ("Whatifi") investing solution will be offered to Marketplace Bank **customers**.

Whatifi enables investors to receive **investment advice**, build a **portfolio** of **benchmark** index funds, and open and fund an account in a single visit. By adding Whatifi...

17/3,K/9 (Item 3 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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13091776 **Supplier Number:** 70351078 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Whatifi Financial Completes \$8 Million Second Round.**

PR Newswire , 0476

Feb 12 , 2001

**Language:** English

**Record Type:** Fulltext

**Word Count:** 540 **Line Count:** 00051

...build deeper customer relationships.

Whatifi employs a Web-based transaction/fulfillment platform that enables the **customer** to receive **investment advice**, build a **portfolio** of **benchmark** index funds, open and fund an account and complete a "one-step" purchase of their...

17/3,K/10 (Item 1 from file: 610) [Links](#)

Business Wire

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00571108 20010813225B1874 (USE FORMAT 7 FOR FULLTEXT)

**Marketplace Bank Customers Offered Whatifi's Investment Solution; Partnership strategy leverages trusted brands to reach mainstream investors**

Business Wire

Monday, August 13, 2001 09:44 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 420**

**Text:**

...today announced that Whatifi Financial's ("Whatifi") investing solution will be offered to Marketplace Bank customers.

Whatifi enables investors to receive investment advice, build a portfolio of benchmark index funds, and open and fund an account in a single visit. By adding Whatifi...

17/3,K/11 (Item 1 from file: 20) [Links](#)

Dialog Global Reporter

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18313234 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Marketplace Bank Customers Offered Whatifi's Investment Solution; Partnership strategy leverages trusted brands to reach mainstream investors**

BUSINESS WIRE

August 13, 2001

**Journal Code: WBWE Language: English Record Type: FULLTEXT**

**Word Count: 416**

...today announced that Whatifi Financial's ("Whatifi") investing solution will be offered to Marketplace Bank customers.

Whatifi enables investors to receive investment advice, build a portfolio of benchmark index funds, and open and fund an account in a single visit. By adding Whatifi...

17/3,K/12 (Item 2 from file: 20) [Links](#)



Dialog Global Reporter

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15104989 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Whatifi Financial Completes \$8 Million Second Round**

PR NEWSWIRE

February 12, 2001

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 508

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...build deeper customer relationships.

Whatifi employs a Web-based transaction/fulfillment platform that enables the **customer** to receive **investment advice**, build a **portfolio** of **benchmark** index funds, open and fund an account and complete a "one-step" purchase of their...

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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

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[File 65] **Inside Conferences** 1993-2007/Mar 14

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[File 2] **INSPEC** 1898-2007/Mar W1

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[File 144] **Pascal** 1973-2007/Mar W1

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[File 474] **New York Times Abs** 1969-2007/Mar 14

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[File 475] **Wall Street Journal Abs** 1973-2007/Mar 14

(c) 2007 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Feb

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; d s

Set	Items	Description
S1	7089	S (FINANCIAL OR FINANCE OR MONEY OR FUND OR INVESTMENT? ?) (3N) (ADVI??? OR COUNSEL?)
S2	300	S S1(7N) (USER?? OR CUSTOMER?? OR CLIENT?? OR OWNER??)
S3	2566043	S NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE
S4	30898	S (PREDICT? OR ANTICIPAT? OR FORCAST? OR FORECAST OR FORETELL? OR INDICAT? OR JUDG?) (7N) (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))
S5	168	S S4(7N) (NORMAL? OR REGULAR? OR STANDI?)
S6	117082	S (RATING OR RANK?? OR RANKING OR LEVEL? ? OR SCORE? ? OR WEIGHT ? ?) (7N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH???)
S7	2848	S S6(7N) (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)
S8	2415	S (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR FINANCIAL(3N) (BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)) (3N) (BENCHMARK? ? OR BENCH()MARK? ?)
S9	10308	S AU=(HOFFMAN, M? OR HOFFMAN M? OR HOFFMAN(2N)M? OR MCRAE, D? OR MCRAE D? OR MCRAE(2N)D? OR SAMUELSON, P? OR SAMUELSON P? OR SAMUELSON(2N)P? OR WALKER, J? OR WALKER J? OR WALKER(2N)J?)
S10	1	S S2 AND S4
S11	0	S S1 AND S5
S12	11	S S1 AND S6
S13	2	S S1 AND S8

S14 51 S S1 AND S4  
S15 43 S S14 NOT PY>1999  
S16 2 S S15 AND S3  
S17 1 S S16 NOT (S13 OR S12 OR S10)

?

t /3,k/all

10/3,K/1 (Item 1 from file: 474) [Links](#)

New York Times Abs

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05047791 NYT Sequence Number: 085450870708

**BANKS WIN RULING ON EXPANSION**

New York Times , Col. 3 , Pg. 1 , Sec. 4

Wednesday July 8 1987

**Abstract:**

Federal appeals court upholds Federal Reserve Board decision clearing way for banks to offer both **investment advice** and brokerage services to institutional or wealthy **clients**; ruling--latest in series of court decisions expanding banks' rights to engage in **securities** business--is first major decision written by **Judge** Robert H Bork since Pres Reagan nominated him for Supreme Court (M)

12/3,K/1 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

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02096689 ORDER NO: AADAA-IMR03050

**Partnerships in mental health: Effective referral and collaboration between financial professionals and psychologists**

**Author:** Taylor, Terra

**Degree:** M.Ed.

**Year:** 2004

**Corporate Source/Institution:** University of Lethbridge (Canada) ( 1112 )

**Source:** Volume 44/01 of MASTERS ABSTRACTS. of Dissertations Abstracts International.

PAGE 560 . 162 PAGES

ISBN: 0-494-03050-X

...services offered to clients. This new spin on financial advising finds financial personnel going beyond **money** and including personal **counselling** content. Articles from both academic and popular journals support the basis for this new awareness... ...fact that financial health and psychological health are connected and interrelated. The problem with traditional **financial counselling** is that **financial** personnel are trained to deal with numbers and money, and are not trained to counsel... ...to clients, both from financial as well as psychological perspectives. Ultimately, this research aims to **determine** how to improve, and thus increase the **level** of referral and collaboration between these two fields. Extreme viewpoints emerged from the data. One...

12/3,K/2 (Item 2 from file: 35) [Links](#)

Dissertation Abs Online

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01688894 ORDER NO: AAD99-18933

**FACTORS RELATED TO BURNOUT IN FIRST-YEAR TEACHERS IN SOUTH CAROLINA (BEGINNING TEACHERS)**

**Author:** HOLLOMAN, HAROLD LLOYD, JR.

**Degree:** PH.D.

**Year:** 1998

**Corporate Source/Institution:** UNIVERSITY OF SOUTH CAROLINA ( 0202 )

**Source:** Volume 6002A of Dissertations Abstracts International.

PAGE 294 . 184 PAGES

...during the 1996&ndash;97 school year. The Maslach Burnout Inventory (MBI) was used to **determine** perceived burnout **levels** and a demographic questionnaire was used to obtain personal and school-related information.

Statistically significant... ...strategies must occur; colleges and universities should offer &ldquo;life skills&rdquo; training that includes **financial** planning, family **counseling**, and even marital counseling; outside-of-school variables that contribute to stress need to be...

12/3,K/3 (Item 3 from file: 35) [Links](#)

Dissertation Abs Online

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01322154 ORDER NO: AAD93-32909

**THE RELATIONSHIP OF DESIGNATED MINORITY SCHOLARSHIPS TO RECIPIENTS' ACADEMIC SUCCESS IN THE FRESHMAN YEAR AT A PREDOMINANTLY WHITE INDEPENDENT UNIVERSITY (SCHOLARSHIPS)**

**Author:** BOND, DAVID LEWIS

**Degree:** ED.D.

**Year:** 1993

**Corporate Source/Institution:** BAYLOR UNIVERSITY ( 0014 )

**Source:** Volume 5407A of Dissertations Abstracts International.

PAGE 2477 . 123 PAGES

**Descriptors:** EDUCATION, HIGHER; EDUCATION, GUIDANCE AND COUNSELING; EDUCATION, FINANCE

...variables. Comparisons were made within ethnic groups and gender. A multiple regression was performed to **determine** the level of contribution made by minority scholarships and 22 other financial aid and student self-rating...

12/3,K/4 (Item 4 from file: 35) [Links](#)

Dissertation Abs Online

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01118889 ORDER NO: AAD90-25787

**THE INFLUENCE OF SELECTED FACTORS IN PREDICTING BOND RATINGS FOR SCHOOL DISTRICTS IN ARIZONA**

**Author:** NARDO, ANTHONY G.

**Degree:** ED.D.

**Year:** 1990

**Corporate Source/Institution:** ARIZONA STATE UNIVERSITY ( 0010 )

**Source:** Volume 5104A of Dissertations Abstracts International.

PAGE 1070 . 147 PAGES

...Through a review of the literature and the research of the study, 20 factors were **identified** as the independent variables. The bond **rating** was the dependent variable of the study.

Statistical measures of correlations and stepwise multiple regression... ..dollar amount of the issue, expenditures per average daily membership; percent of state aid, and **financial advisor** "A" accounted for 74.5 percent of the variance in bond rating. The multiple correlation... ..indicators of the bond rating assigned by a rating agency. The use of a specific **financial advisor** increased the explanatory power by 1.7 percent. This was the only predictive variable found...

12/3,K/5 (Item 5 from file: 35) [Links](#)

Dissertation Abs Online

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878093 ORDER NO: AAD85-02731

**THE REENTRY ADULT WOMAN AT LONG ISLAND UNIVERSITY: A THREE CENTER STUDY**

**Author:** RUSSELL, SEENA ANN

**Degree:** PH.D.

**Year:** 1984

**Corporate Source/Institution:** YESHIVA UNIVERSITY ( 0266 )

**Source:** Volume 4602A of Dissertations Abstracts International.

PAGE 537 . 212 PAGES

...study to determine if differences exist between the demographic characteristics, the reasons for return, the **identified** needs, and the **level** of satisfaction of reentry adult women enrolled in three geographically different collegiate settings of Long... ..recommendations are made: (1) provide support services, especially for the urban population (Career Counseling, Family **Counseling**, Day-Care Center, **Financial** Aid); (2) offer opportunities, especially for the urban adult women to "network" with one another...

12/3,K/6 (Item 6 from file: 35) [Links](#)

Dissertation Abs Online

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864343 ORDER NO: AAD84-27651

**FORMAL TRAINING IN STUDENT PERSONNEL AS CONTRASTED WITH REQUIREMENTS  
SOUGHT IN POSITION ANNOUNCEMENTS, 1979-1982**

**Author:** CARLSON, JAN MEEKER

**Degree:** ED.D.

**Year:** 1984

**Corporate Source/Institution:** OKLAHOMA STATE UNIVERSITY ( 0664 )

**Source:** Volume 4509A of Dissertations Abstracts International.

PAGE 2770 . 442 PAGES

...areas of student personnel: international student advisement, college union/student activities, career planning and placement, **counseling**, **financial** aids, residence halls, and dean of students/vice president for student services, and contrasted to... ..Graduate Preparation Programs in College Student Personnel, 1980 which were shown as having master's **level** programs. These questionnaires sought to **determine** if the aforementioned items were included in the curriculum in student personnel, and the respondents...

12/3,K/7 (Item 7 from file: 35) [Links](#)

Dissertation Abs Online

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837897 ORDER NO: AAD84-06488

**SEEK: A STUDY OF A COMPENSATORY PROGRAM FOR EDUCATIONALLY AND  
ECONOMICALLY DISADVANTAGED STUDENTS AT HERBERT H. LEHMAN COLLEGE OF THE  
CITY UNIVERSITY OF NEW YORK**

**Author:** CORBIE, LEO AUGUSTUS

**Degree:** D.S.W.

**Year:** 1983

**Corporate Source/Institution:** COLUMBIA UNIVERSITY ( 0054 )

**Source:** Volume 4412A of Dissertations Abstracts International.

PAGE 3814 . 137 PAGES

...of the usefulness, and the amount of use of such specific program elements as personal **counseling**, **financial aid counseling**, and enrollment in remedial course-work.

A design was employed which compared academic performance of... ..use support services at higher levels than controls? (3) On what specific features of the **counseling**, **financial aid**, tutoring, and remedial programs did SEEK and the controls differ? (4) Did students who... ..in similar components available to them at Lehman. Prior academic achievement at the high school **level** was the most important **determinant** of achievement **levels** at Lehman, but participation in academic support activities provided additional explanation of the variation in...

12/3,K/8 (Item 8 from file: 35) [Links](#)

Dissertation Abs Online

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739382 ORDER NO: AAD81-05588

### **COUNSELORS' GOALS AND ROLES TO ASSIST OLDER PERSONS IN FEDERALLY SUPPORTED PROGRAMS**

**Author:** JOHNSON, RICHARD PETER

**Degree:** PH.D.

**Year:** 1980

**Corporate Source/Institution:** THE UNIVERSITY OF FLORIDA ( 0070 )

**Source:** Volume 4109A of Dissertations Abstracts International.

PAGE 3883 . 225 PAGES

...most appropriate goals and the potential roles for counselors of older persons. Additionally, this study **identified** and **rank** ordered the possible placement sites within the federally supported aging network, where gerontological counselors could... ..counselor of the terminally ill, pre-retirement counselor, family counselor, bereavement counselor, marital and sex **counselor**, and **financial counselor** as being of immediate need in the aging network.

This study demonstrated that counseling services...

12/3,K/9 (Item 9 from file: 35) [Links](#)

Dissertation Abs Online

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734095 ORDER NO: AAD81-00953

### **A STUDY OF CONGRUENCE BETWEEN DELPHI VALIDATED POLICIES AND PROCEDURES WHICH PROMOTE LEARNING AMONG HIGH-RISK STUDENTS AND CURRENT PRACTICES IN SELECTED COMMUNITY COLLEGES**

**Author:** PATTERSON, MARY CATHERINE MILLER

**Degree:** PH.D.

**Year:** 1980



**Corporate Source/Institution:** THE UNIVERSITY OF TEXAS AT AUSTIN ( 0227 )

**Source:** Volume 4107A of Dissertations Abstracts International.

PAGE 2867 . 221 PAGES

...written policy expresses institutional commitment to developmental (remedial) education. (2) Special services such as tutoring, **counseling**, or **financial** aids are provided for those who are academically disadvantaged. (3) Board policy encourages and provides... ..improvement and change.

Items which were identified as being of less importance include: (1) Entry-level skill requirements are **determined** for college programs, and students are discouraged (it is virtually impossible to circumvent the process...

12/3,K/10 (Item 10 from file: 35) [Links](#)

Dissertation Abs Online

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697273 ORDER NO: AAD80-15230

**THE RELATIONSHIP OF STUDENT NEEDS, AWARENESS AND SELF-SELECTION TO USE OF STUDENT PERSONNEL SERVICES AT THE UNIVERSITY OF WISCONSIN - MADISON**

**Author:** SAFFIAN, STEVEN R.

**Degree:** PH.D.

**Year:** 1980

**Corporate Source/Institution:** THE UNIVERSITY OF WISCONSIN - MADISON ( 0262 )

**Source:** Volume 4105A of Dissertations Abstracts International.

PAGE 1882 . 283 PAGES

...hypothesis. The Spearman Rank Correlation Coefficient was used to test the secondary hypothesis. The probability **level** for all tests of significance was **established** at .05.

Fourteen models, each based on a different area of student personnel, were tested... ..general anxiety and relaxation, values and decision making, relationships, sexuality, alcohol and drugs, health, career **counseling**, placement and **financial** aids. The major conclusion of the study was that there is considerable evidence to conclude ...

12/3,K/11 (Item 1 from file: 474) [Links](#)

New York Times Abs

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00668655 NYT Sequence Number: 029491760624

(NYC Municipal Assistance Corp chmn George Gould calls for law requiring rating agencies to inform issuer in advance of any substantial adverse change in bond ratings. Holds rating agencies should consult with bond issuer to determine propriety of proposed change. Calls for mandatory right of review of rating changes to protect public interests (S).)

New York Times , Col. 4 , Pg. 50

Thursday June 24 1976

...agencies to inform issuer in advance of any substantial adverse change in bond ratings. Holds rating agencies should consult with bond issuer to determine propriety of proposed change. Calls for mandatory right of review of rating changes to protect...

**Descriptors: BONDS (GOVERNMENT); CONSUMER PROTECTION; CREDIT (GENERAL);  
INVESTMENT COUNSELORS; STOCKS AND BONDS**

13/3,K/1 (Item 1 from file: 475) [Links](#)

Wall Street Journal Abs

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01100411 NYT Sequence Number: 019128770510

**(SEC revokes broker-dealer and investment adviser registrations of Benchmark Securities Inc following its failure to respond to charges of securities law violations. Alleged offense involved sale of general obligation bond anticipation notes issued by Calif reclamation dist. Benchmark official indicates Benchmark denied charges before it went out of business in Nov '75 (S).)**

Wall Street Journal , Col. 2 , Pg. 48

Tuesday May 10 1977

**(SEC revokes broker-dealer and investment adviser registrations of Benchmark Securities Inc following its failure to respond to charges of securities law violations. Alleged offense involved...**

**Company Names: BENCHMARK SECURITIES INC; SECURITIES AND EXCHANGE COMMISSION (S; E; C; )**

13/3,K/2 (Item 2 from file: 475) [Links](#)

Wall Street Journal Abs

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01083118 NYT Sequence Number: 001835771118

**(SEC repts Benchmark Securities Inc pres Arnold Phillips settled SEC staff charges that he violated Fed securities law in sale of general obligation bank anticipation notes. Says that Phillips consented to comm order barring him for yr from associating with broker-dealer or investment adviser. Notes that after that time Phillips could apply to SEC to become associated with brokerage firm. Points out Phillips agreed to penalty without admitting any violations of law. SEC staff alleged both Benchmark and Phillips violated registration and antifraud provisions in offering notes issued by Reclamation Dist No 2090, Contra Costa (Calif) (S).)**

Wall Street Journal , Col. 1 , Pg. 7

Friday November 18 1977

**(SEC repts Benchmark Securities Inc pres Arnold Phillips settled SEC staff charges that he violated Fed securities law in... ..Phillips consented to comm order barring him for yr from associating with broker-dealer or investment adviser. Notes that after that time Phillips could apply to SEC to become associated with brokerage ...**

**Company Names: BENCHMARK SECURITIES INC; SECURITIES AND EXCHANGE COMMISSION (S; E; C; )**

**Descriptors: &SEC; BONDS (GOVERNMENT); BROKERS AND BROKERAGE FIRMS; INVESTMENT COUNSELORS; STOCKS AND BONDS; SUSPENSIONS, DISMISSALS AND RESIGNATIONS; VIOLATIONS OF SECURITIES AND COMMODITIES REGULATIONS**

17/3,K/1 (Item 1 from file: 475) [Links](#)

Wall Street Journal Abs

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07986357 NYT Sequence Number: 000000980629

**EXPERTS ADVISE STEERING CLEAR OF ASIAN STOCKS**

Webb, Sara

Wall Street Journal , Col. 2 , Pg. 1 , Sec. C

Monday June 29 1998

**Abstract:**

World Markets column finds **investment** experts **advise** steering clear of Asia almost one year after Thailand devalued baht, lightening up on US...

**Descriptors:** Stocks and **Bonds**; Dow Jones World Stock Index; Nikkei **Stock** Average; Financial Times Index (London **Stock Indicator**); Currency

**Personal Names:** Webb, Sara

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[File 344] Chinese Patents Abs Jan 1985-2006/Jan

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[File 347] JAPIO Dec 1976-2006/Nov(Updated 070228)

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[File 350] Derwent WPIX 1963-2006/UD=200717

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

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; d s
Set      Items  Description
S1        205   S (FINANCIAL OR FINANCE OR MONEY OR FUND OR INVESTMENT? ?)(3N)(ADVI??? OR
COUNSEL?)
S2         76   S S1(7N)(USER?? OR CUSTOMER?? OR CLIENT?? OR OWNER??)
S3      1026445 S NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE
S4         5149 S (PREDICT? OR ANTICIPAT? OR FORCAST? OR FORECAST OR FORETELL? OR INDICAT?
OR JUDG?) (7N)(STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR COMMODITIES OR
FINANCIAL(3N)(BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))
S5          28   S S4(7N)(NORMAL? OR REGULAR? OR STANDI?)
S6       62308 S (RATING OR RANK?? OR RANKING OR LEVEL? ? OR SCORE? ? OR WEIGHT ? ?)(7N)
(IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH???)
S7         765 S S6(7N)(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR
DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)
S8          25 S (STOCK? ? OR BOND? ? OR PORTFOLIO OR SHARE? ? OR SECURITIES OR
COMMODITIES OR FINANCIAL(3N)(BUSINESS OR MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR
EXCHANG?))(3N)(BENCHMARK? ? OR BENCH()MARK? ?)
S9       2174 S AU=(HOFFMAN, M? OR HOFFMAN M? OR HOFFMAN(2N)M? OR MCRAE, D? OR MCRAE D?
OR MCRAE(2N)D? OR SAMUELSON, P? OR SAMUELSON P? OR SAMUELSON(2N)P? OR WALKER, J? OR WALKER
J? OR WALKER(2N)J?)
S10         1   S S9 AND S1
S11         0   S S2 AND S4
S12         4   S S5 AND S3
S13         1   S S7 AND S1
S14         4   S S8 AND S3
S15         4   S S14 NOT S12
S16         2   S S2 AND S6
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10/3,K/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0010717756 *Drawing available*

WPI Acc no: 2001-328710/200134

XRPX Acc No: N2001-236558

**Internet-based investment advice providing system for financial planners, has trade advisor component proposing securities transactions, based on comparison of portfolio information with bench mark by asset allocator**

Patent Assignee: UPSTREAM TECHNOLOGIES LLC (UPST-N)

Inventor: **HOFFMAN M; MCRAE D A; SAMUELSON P; SCHULMAN E; WALKER J L**

Patent Family ( 3 patents, 91 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001031538	A1	20010503	WO 2000US29450	A	20001025	200134	B
AU 200114389	A	20010508	AU 200114389	A	20001025	200149	E
GB 2373355	A	20020918	WO 2000US29450	A	20001025	200263	E
			GB 200212060	A	20020524		

Priority Applications (no., kind, date): US 1999161258 P 19991025

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001031538	A1	EN	98	20		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200114389	A	EN			Based on OPI patent	WO 2001031538
GB 2373355	A	EN			PCT Application	WO 2000US29450
					Based on OPI patent	WO 2001031538

**Internet-based investment advice providing system for financial planners, has trade advisor component proposing securities transactions, based on comparison of portfolio information with bench mark by asset...**

**Original Titles:**

**INVESTMENT ADVICE SYSTEMS AND METHODS...**

Inventor: **HOFFMAN M... ..MCRAE D A... ..SAMUELSON P... ..WALKER J L**

**Alerting Abstract DESCRIPTION** - A server computer hosts **investment advice** service accessible by client via client computers. The database operatively coupled to the server computer, identifies the number of portfolios and maintains portfolio information associated with the security portfolios. The **investment advice** service is available via a computer network to assist a client in managing a securities... .. Computerized investment advice providing method; **Recording medium**; Graphical user interface; Computer data signal; Computer memory... .. providing investment advice and managing securities portfolios for clients, such as individual investors or financial **planners**, over Internet... .. based investment advice providing system.

### **Original Publication Data by Authority**

Inventor name & address:

**HOFFMAN M... ..MCRAE D A... ..SAMUELSON P... ..WALKER J L... ..HOFFMAN, Mark... ..MCRAE, Donald, A... ..SAMUELSON, Paul... ..WALKER, James, L**

#### **Original Abstracts:**

The present invention provides investment advice systems. One **version of** the present invention provides investment advice systems that **allow a** user to select one or more advisors from a list of investment advisors. According to... .. can receive advice on an particular transaction either separately from each investment advisor or in **consensus**. The system offers advice in part on the user's portfolio, tax position and risk profile...

12/3,K/1 (Item 1 from file: 350) [Links](#)  
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0014291944 *Drawing available*  
WPI Acc no: 2004-478640/200445  
XRPX Acc No: N2004-377336

**Stock price information providing method for stock market investor, involves creating individual company's stock price and providing client detail on stock price in real or regular time interval to reflect market fluctuation**

Patent Assignee: KIM E (KIME-I); KIM E S (KIME-I); KIM Y I (KIMY-I)  
Inventor: KIM E; KIM E S

Patent Family ( 3 patents, 3 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040111352	A1	20040610	US 2003700103	A	20031103	200445	B
JP 2004171562	A	20040617	JP 2003384508	A	20031114	200445	E
KR 2004042779	A	20040520	KR 200320907	A	20030402	200460	E

Priority Applications (no., kind, date): KR 200271339 A 20021115

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040111352	A1	EN	12	8	
JP 2004171562	A	JA	13		

## Original Publication Data by Authority

...

### Original Abstracts:

in real time or at a regular time interval through an Internet site or mobile **communication** facilities wherein the Reasonable Stock Price reflects information about the changing of market environment in... .. a regular time interval through an Internet site or mobile communication network on the demand **of** clients.

...

### Claims:

at a regular time interval; ii) Stock Price Indicator/Economic Indicator Database Server **108** creating **Stock Price** Indicator and Economic Indicator **Database** which is fluctuating **in** real time or at a regular **time** interval; iii) Individual Company's Reasonable Stock Price Valuation Server **104** being provided with Individual Company's Fundamentals Database from



12/3,K/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0012254652 *Drawing available*

WPI Acc no: 2002-194679/200225

XRPX Acc No: N2002-147828

**Data item ownership transition method for hybrid shared/non-shared disk database system, involves judging normal/abnormal modifications of data items due to transactions, based on which modifications are removed**

Patent Assignee: ORACLE CORP (ORAC-N)

Inventor: LEE J W; NGAI G C; PUTZOLU G; TSUKERMAN A

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6341340	B1	20020122	US 1998222593	A	19981228	200225	B

Priority Applications (no., kind, date): US 1998222593 A 19981228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6341340	B1	EN	15	5	

**Data item ownership transition method for hybrid shared/non-shared disk database system, involves judging normal/abnormal modifications of data items due to transactions, based on which modifications are removed**

**Alerting Abstract** ...ownership of data items in hybrid shared/non-shared disk database system of multiprocessor computer network e.g. LAN.

12/3,K/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0008699619 *Drawing available*

WPI Acc no: 1998-239409/199821

XRPX Acc No: N1998-189362

**Compression of graphic data defining three-dimensional surface - compressing portion of graphical data**

**defining continuity between triangles of mesh representing surface of object**

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: DRUCKER S M; MITCHELL D P

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5736987	A	19980407	US 1996618194	A	19960319	199821	B

Priority Applications (no., kind, date): US 1996618194 A 19960319

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5736987	A	EN	13	10	

**Alerting Abstract** ...USE - For data transmission via modem, ISDN, **Internet**.

**Original Publication Data by Authority**

...

**Original Abstracts:**

comprising the mesh, an indication of the triangle faces, and corner normals to each of the vertices shared by triangles having a common vertex, which indicates the continuity or **discontinuity** between adjacent triangles of the surface. Vertex rotation continuity (VRC) data are determined for each...

12/3,K/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0004852069 *Drawing available*

WPI Acc no: 1989-229395/198932

**Multi-compartment temperature-controlled road vehicles - has condenser units located adjacent each other as an accessible accumulation or bank of units**

Patent Assignee: PETTER REFRIG LTD (PETT-N); PETTER REFRIGERATION LTD (PETT-N)

Inventor: RYDE M J; WARWICK P J

Patent Family ( 6 patents, 7 countries )

Application Number
--------------------

Regional Designated States,Original	DE FR GB NL					
EP 327388	B1	EN	9	4		
Regional Designated States,Original	DE FR GB NL					
DE 68905936	E	DE			Application	EP 1989301078
					Based on OPI patent	EP 327388
CA 1327456	C	EN				

**Equivalent Alerting Abstract** ...The multicompartmented road vehicle, e.g., a six-lane delivery truck (16) has a separate refrigerator system for each lane, governed by a separate thermostat in each case. The corresponding condensers are conveniently arranged in... ..size of the installation is again compatible with the truck size and shape. Thus the normally counter indicated provision of separate rather than shared systems has unexpected advantage. Also, the single on-board generator would be powerful enough to...

## Original Publication Data by Authority

### Original Abstracts:

A multicompartmented road vehicle e.g. a six-lane **delivery** truck 16 has a separate refrigerator system 18 or 19 for each lane 17, governed by a separate thermostat 24 in each case. The corresponding condensers 20 are conveniently... .. A multicompartmented road vehicle, e.g., a six-lane delivery truck **16**, has a separate refrigerator system for each lane, governed by a separate thermostat in each case. The corresponding condensers are conveniently arranged in a bank or...

? t /3,k/all

13/3,K/1 (Item 1 from file: 350) [Links](#)

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0008977607 *Drawing available*

WPI Acc no: 1998-531453/199845

Related WPI Acc No: 1995-106975

XRPX Acc No: N1998-414731

**Investment fund asset managing system - has processor, program memory, input and output devices, and investment program for determining risks and investment mixes over predetermined time period**

Patent Assignee: BARCLAYS GLOBAL INVESTORS NAT ASSOC (BARC-N)

Inventor: LUSKIN D L; TINT L G

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5812987	A	19980922	US 1993108438	A	19930818	199845	B
			US 1995404190	A	19950313		

Priority Applications (no., kind, date): US 1993108438 A 19930818; US 1995404190 A 19950313

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5812987	A	EN	18	9	C-I-P of application	US 1993108438

**Alerting Abstract** ...The system also has an investment program stored in memory, for automatically and periodically **determining risk level** as a function of time horizon and current date; and determining a risk adjusted asset... ..ADVANTAGE - Manages funds, without having to pay for **financial advice**.

### Original Publication Data by Authority

#### Claims:

in the investment fund, the method comprising: automatically and periodically determining a risk level for **the investment fund** as a function of the time horizon and a current date, the risk level determined by:  $RI = LHF$  for  $T1 < LH \leq T2$   $RI = (T1 - T1 - LHT1) \cdot F$  for  $LH \geq T1$  where  $RI$  is the risk...

? t /3,k/all

15/3,K/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0015675197 *Drawing available*

WPI Acc no: 2006-239386/200625

XRPX Acc No: N2006-205410

**Benchmarking price determining method in electronic trading system, involves ranking contra parties from best price to worst based on calculated buy and sell volume weighted average prices, after filtering ineligible contra-parties**

Patent Assignee: NASDAQ STOCK MARKET INC (NASD-N)

Inventor: COURBOIS C; KIMSEY J F

Patent Family ( 2 patents, 109 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060059078	A1	20060316	US 2004941398	A	20040915	200625	B
WO 2006032010	A2	20060323	WO 2005US33097	A	20050914	200625	E

Priority Applications (no., kind, date): US 2004941398 A 20040915

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060059078	A1	EN	12	3	
WO 2006032010	A2	EN			
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW				
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW				

**Alerting Abstract ...** system; and method of disseminating benchmarking information over electronic network.

**Original Publication Data by Authority**

### Original Abstracts:

A benchmark price reflective of **trading** in a financial **instrument** for benchmarking **sell-side** traders performance is provided by calculating based on received trades a buy volume weighted... .. A benchmark price reflective of trading in a financial instrument **for** benchmarking **sell-side traders** performance is **provided** by calculating based on received trades a buy volume weighted average price and a sell...

15/3,K/2 (Item 2 from file: 350) [Links](#)

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0013431805 *Drawing available*

WPI Acc no: 2003-522660/200349

Related WPI Acc No: 2003-512852; 2004-667283; 2006-744824

XRPX Acc No: N2003-414750

**Investment strategy interactive control method involves displaying new representation of determined actual investment selected from investment products and alternative investments**

Patent Assignee: WILLIAMS J B (WILL-I)

Inventor: WILLIAMS J B

#### Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030078869	A1	20030424	US 2001348035	P	20011019	200349	B
			US 2002273592	A	20021019		

Priority Applications (no., kind, date): US 2001348035 P 20011019; US 2002273592 A 20021019

#### Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes		
US 20030078869	A1	EN	9	7	Related to Provisional	US 2001348035	

**Alerting Abstract** ...Permits the user to define the characteristics of an aggregation of investments that include selected **benchmark securities**, put and call options, and other standard investment products which provide or simulate the characteristics...

### Original Publication Data by Authority

Original Abstracts:

An interactive control implemented using HTML web pages and Java applets for selecting and displaying the characteristics of an investment strategy designed...

15/3,K/3 (Item 3 from file: 350) [Links](#)

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0010824075 *Drawing available*

WPI Acc no: 2001-441291/200147

Related WPI Acc No: 2001-355387; 2003-403622; 2003-897464

XRPX Acc No: N2001-326476

**Automatic coaching provision for financial modeling and counseling system, involves processing personal financial data and external financial market data, to output one of product configuration and coaching advice**

Patent Assignee: ACCENTURE LLP (ACCE-N); ANDERSEN CONSULTING LLP (ANDE-N)

Inventor: SLOAN R B; SLUTSKY S B

Patent Family ( 3 patents, 82 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001033474	A2	20010510	WO 2000US41852	A	20001101	200147	B
AU 200129213	A	20010514	AU 200129213	A	20001101	200149	E
EP 1228474	A2	20020807	EP 2000992957	A	20001101	200259	E
			WO 2000US41852	A	20001101		

Priority Applications (no., kind, date): US 1999431417 A 19991101; US 2000580352 A 20000525

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001033474	A2	EN	58	16		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200129213	A	EN			Based on OPI patent	WO 2001033474
EP 1228474	A2	EN			PCT Application	WO 2000US41852
					Based on OPI patent	WO 2001033474
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

**Alerting Abstract** ...s target date for achieving his financial goals, which is input from user and external **financial market** data including **market benchmark** indices, price of various securities and performance history of various securities, are taken as input...

... By selecting appropriate icon from interactive personalized web site, the user is able to learn, **plan**, decide, transact and monitor his financial model. Access of unauthorized users is prevented by use...

15/3,K/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0010717756 *Drawing available*

WPI Acc no: 2001-328710/200134

XRPX Acc No: N2001-236558

**Internet-based investment advice providing system for financial planners, has trade advisor component proposing securities transactions, based on comparison of portfolio information with bench mark by asset allocator**

Patent Assignee: UPSTREAM TECHNOLOGIES LLC (UPST-N)

Inventor: HOFFMAN M; MCRAE D A; SAMUELSON P; SCHULMAN E; WALKER J L

Patent Family ( 3 patents, 91 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001031538	A1	20010503	WO 2000US29450	A	20001025	200134	B
AU 200114389	A	20010508	AU 200114389	A	20001025	200149	E
GB 2373355	A	20020918	WO 2000US29450	A	20001025	200263	E
			GB 200212060	A	20020524		

Priority Applications (no., kind, date): US 1999161258 P 19991025

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2001031538	A1	EN	98	20	
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW				



Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW									
AU 200114389	A	EN			Based on OPI patent	WO 2001031538				
GB 2373355	A	EN			PCT Application	WO 2000US29450				
					Based on OPI patent	WO 2001031538				

**Internet-based investment advice providing system for financial planners, has trade advisor component proposing securities transactions, based on comparison of portfolio information with bench mark by asset allocator**

**Alerting Abstract** ... information associated with the security portfolios. The investment advice service is available via a computer **network** to assist a client in managing a securities portfolio identified by the database.

**INDEPENDENT CLAIMS...** ... over Internet.

... ... the Internet-based investment advice providing system.

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16/3,K/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0012962040 *Drawing available*

WPI Acc no: 2003-039142/200303

Related WPI Acc No: 2001-343527; 2001-343937; 2002-635858

XPX Acc No: N2003-030529

**Internet-based financial counseling provision method involves constructing financial model for user and providing financial advice through computer and/or live coaching, based on service level defined in user's agreement**

Patent Assignee: ACCENTURE LLP (ACCE-N); SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I)

Inventor: SLOAN R E; SLUTSKY S B

Patent Family ( 5 patents, 99 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020111890	A1	20020815	US 1999431389	A	19991101	200303	B
			US 2000705154	A	20001101		
			US 2001927560	A	20010810		
WO 2003014884	A2	20030220	WO 2002US25489	A	20020809	200315	E
EP 1423815	A2	20040602	EP 2002794694	A	20020809	200436	E
			WO 2002US25489	A	20020809		
AU 2002332508	A1	20030224	AU 2002332508	A	20020809	200460	E
AU 2002332508	A8	20051020	AU 2002332508	A	20020809	200615	E

Priority Applications (no., kind, date): US 2000705154 A 20001101; US 1999431389 A 19991101; US 2001927560 A 20010810

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020111890	A1	EN	32	17	C-I-P of application	US 1999431389
					Continuation of application	US 2000705154
WO 2003014884	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
EP 1423815	A2	EN			PCT Application	WO 2002US25489
					Based on OPI patent	WO 2003014884

Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR										
AU 2002332508	A1	EN			Based on OPI patent	WO 2003014884					
AU 2002332508	A8	EN			Based on OPI patent	WO 2003014884					

**Internet-based financial counseling provision method involves constructing financial model for user and providing financial advice through computer and/or live coaching, based on service level defined in user's agreement**

**Alerting Abstract** ...level of support, is developed with the user. A financial model is constructed for the **user**, and necessary **financial advice** is provided to the **user** through computer coaching and/or live coaching, as **determined** by the service **level**.

... personalized financial counseling to users such as investors, online discount brokerage customers through Internet.

... ... Enables users to receive customized financial advice tailored to his life intentions.

## Original Publication Data by Authority

...

### Original Abstracts:

present invention relates to a financial management system for providing personalized financial advice to a **user**.

**The** system operates in a collaborative computing environment between the user and a financial **advisor** and comprises a **service level** subsystem and an advice generating subsystem. The service level subsystem allows the user to... ... user's service level agreement. Furthermore, the coaching engine provides customized financial advice tailored to **the user's** life intentions. **The** present invention also provides for a financial portfolio management subsystem enabling the user to model... ... financial management system for providing personalized financial advice to a user. The system operates in a **collaborative** computing environment **between** the user and a financial advisor and comprises a service **level** subsystem and an **advice** generating subsystem. The service level subsystem allows the user to negotiate a service level agreement... ... Furthermore, the coaching engine provides customized financial advice tailored to the user's life intentions. **The present** invention also provides **for** a financial portfolio management subsystem enabling the user to model the effects of adding or... ... user. The system operates in a collaborative computing environment between the user and a financial **advisor** and comprises a **service level** subsystem and an advice generating subsystem. The service level **subsystem** allows the **user** to negotiate a service level agreement that defines the user's desired level of support and... ... the user's life intentions. The present invention also provides for a financial portfolio management **subsystem** enabling the user to **model** the effects of adding or deleting various securities and helping the user to better conform...

...

### Claims:

coaching as determined by the service level agreement; and using the financial model utilizing at **least** one of said **computer** coaching and said live coaching as determined by said service level.

16/3,K/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0010731700 *Drawing available*

WPI Acc no: 2001-343527/200136

Related WPI Acc No: 2001-343937; 2002-635858; 2003-039142

XRPX Acc No: N2001-248783

**Computer-based financial counseling provision for financial companies, involves developing, using financial model for user by using one of computer coaching and live coaching as determined by service level agreement**

Patent Assignee: ACCENTURE LLP (ACCE-N); ANDERSEN CONSULTING LLP (ANDE-N)

Inventor: SLOAN R E; SLUTSKY S B

Patent Family ( 3 patents, 92 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001033467	A2	20010510	WO 2000US30389	A	20001101	200136	B
AU 200114625	A	20010514	AU 200114625	A	20001101	200149	E
EP 1228470	A2	20020807	EP 2000976918	A	20001101	200259	E
			WO 2000US30389	A	20001101		

Priority Applications (no., kind, date): US 1999431389 A 19991101; US 2000580276 A 20000525

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001033467	A2	EN	64	17		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200114625	A	EN			Based on OPI patent	WO 2001033467
EP 1228470	A2	EN			PCT Application	WO 2000US30389
					Based on OPI patent	WO 2001033467
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

**Computer-based financial counseling provision for financial companies, involves developing, using financial model for user by using one of computer coaching and live coaching as determined by service level agreement**

## **Original Publication Data by Authority**

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### **Original Abstracts:**

present invention relates to a financial management system for providing personalized financial advice to a **user**. **The** system operates in a collaborative computing environment between the user and a financial **advisor** and comprises a **service level** subsystem and an advice generating subsystem. The service level subsystem allows the user to... .. user's service level agreement. Furthermore, the coaching engine provides customized financial advice tailored to **the user's** life intentions. **The** present invention also provides for a financial portfolio management subsystem enabling the user to model... .. financial management system for providing personalized financial advice to a user. The system operates in a **collaborative** computing environment **between** the user and a financial advisor and comprises a service **level** subsystem and **an advice** generating subsystem. The service level subsystem allows the user to negotiate a service level agreement... .. Furthermore, the coaching engine provides customized financial advice tailored to the user's life intentions. **The present** invention also provides **for** a financial portfolio management subsystem enabling the user to model the effects of adding or...